

UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY

Caption in Compliance with D.N.J. LBR 9004-1(b)

RAS Citron, LLC

130 Clinton Road, Lobby B, Suite 202

Fairfield, NJ 07004

Telephone: 973-575-0707

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Authorized Agent for Secured Creditor Ditech
Financial LLC

Aleisha Jennings (049302015)

In Re:

John P. Conklin,

Debtor,

Melissa A. Conklin,

Joint Debtor.

Case No.: 17-36011-KCF

Chapter: 13

Hearing Date: June 12, 2019

Judge: Kathryn C. Ferguson

**CERTIFICATION OF CREDITOR REGARDING POST PETITION PAYMENT HISTORY
(NOTE AND MORTGAGE DATED OCTOBER 31, 2013)**

Celinda Simpson, employed as Bankruptcy Rep by
Ditech Financial LLC, hereby certifies the following:

Recorded on November 14, 2013, in Burlington County, in Book OR13104 at Page 227

Property Address: 63 Guilford Place, Burlington, NJ 08016

Mortgage Holder: Ditech Financial LLC

Mortgagor(s)/ Debtor(s): John P. Conklin aka John Conklin and Melissa A. Conklin aka Melissa Conklin

POST-PETITION PAYMENTS (Petition filed on December 29, 2017)

Payment Number	Payment Date	Payment Period	Payment Amount	Payment Due Date	Payment Received
1. N/A	N/A	N/A	\$1,134.80	02/01/2018	\$1,134.80
2. \$1,212.33	01/01/2018	01/2018	\$1,134.80	02/28/2018	\$1,057.27
3. \$1,212.33	02/01/2018	02/2018	\$257.59	03/19/2018	\$102.53
4. \$1,212.33	03/01/2018	03/2018	\$1,212.33	03/22/2018	\$102.53
5. \$1,212.33	04/01/2018	04/2018	\$1,134.80	03/30/2018	\$25.00

Amount Due	Date Payment Received	Date Payment Made	Amount Received	Date Payment Received	Running Balance
6. N/A	N/A	N/A	\$1,134.80	04/30/2018	\$1,159.80
7. \$1,212.33	05/01/2018	05/2018	\$1,134.80	05/30/2018	\$1,082.27
8. \$1,212.33	06/01/2018	06/2018	\$1,134.80	06/29/2018	\$1,004.74
9. \$1,212.33	07/01/2018	07/2018	\$1,134.80	07/30/2018	\$927.21
10. \$1,212.33	08/01/2018	08/2018	\$1,134.80	08/30/2018	\$849.68
11. \$1,212.33	09/01/2018	09/2018	\$1,134.80	09/28/2018	\$772.15
12. \$1,212.33	10/01/2018	10/2018	\$1,134.80	10/30/2018	\$694.62
13. N/A	N/A	N/A	\$500.00	11/30/2018	\$1,194.62
14. \$1,212.33	11/01/2018	11/2018	\$250.00	01/02/2019	\$232.29
15. \$1,212.33	12/01/2018	12/2018	\$1,134.80	01/03/2019	\$154.76
16. \$1,212.33	01/01/2019	01/2019	\$1,134.80	02/28/2019	\$77.23
17. \$1,212.33	02/01/2019	N/A	\$0.00	N/A	\$77.23
18. \$1,212.33	03/01/2019	N/A	\$0.00	N/A	\$77.23
19. \$1,230.14	04/01/2019	N/A	\$0.00	N/A	\$77.23
TOTAL: \$19,415.09			\$15,837.52		\$77.23

[Continue on attached sheets if necessary.]

Monthly payments past due: 2 mos. x \$1,212.33 + 1 mo. x \$1,230.14 - \$77.23 (Suspense Balance) = \$3,577.57 as of April 4, 2019

Each current monthly payment is comprised of:

Principal and Interest \$ 739.53
R.E. Taxes: \$ 490.61
Insurance: Included in above R.E. Taxes
Late Charge: \$ 0.00
Other: \$ 0.00 (Specify: N/A)
TOTAL \$ 1,230.14

If the monthly payment has changed during the pendency of the case, please explain (attach separate sheet(s) if necessary): Debtor's monthly payment has changed during the pendency of the bankruptcy case due to a change in the monthly escrow payment amount

Pre-petition arrears: \$8,628.31

I certify under penalty of perjury that the above is true.

Date: April 22, 2019

Celinda Simpson
Signature
Celinda Simpson rev. 8/1/15
Bankruptcy Rep